



MEETING OF MUCH INTEREST

Y. M. C. A. Workers from Louisville to Come to This City This Week.

Specialists in boys' work from the State headquarters of the Y. M. C. A., of Kentucky, at Louisville, will arrive in Mt. Sterling Friday of this week to conduct an institute in the interest of the moral and physical welfare of Mt. Sterling's boys.

The first meeting will be a "Father and Son" supper in the dining room at the Christian Church, Friday evening, March 27th, at 6 o'clock prompt. The price per plate will be 50 cents and it is hoped that every father in Mt. Sterling who has a boy from 13 to 20 years of age will be on hand with that boy. Men who are not fortunate enough to have boys of this age are requested to bring some other fellow's boy and buy his supper. This should be a splendid occasion and is for the purpose of bringing about a better understanding between fathers and sons, and



STANLEY A. HARRIS



P. L. CORBIN

men and boys generally. Mr. Stanley A. Harris and Mr. P. L. Corbin will speak on this occasion. Both of these gentlemen are known to many Mt. Sterling people and they will have a mes-

MRS. STEWART TO LECTURE

Founder of "Moonlight Schools" to Speak in This City Friday Night.

Mrs. Cora Wilso Stewart, founder of the "moonlight schools," who is making a lecture tour through Kentucky in the interest of education will speak in this city Friday night at 7:30 o'clock at the Court House. Mrs. Stewart comes here under the auspices of the Federation of Womens' Club.

Mrs. Stewart is recognized as one of the smartest women in the State and her lecture is sure to be instructive as well as entertaining.

An admission of 25 cents will be charged.

sage that will be worth the hearing.

On Sunday the pulpits of the Baptist, Presbyterian, Methodist and Christian Churches will be filled by speakers from the Louisville office of the Y. M. C. A. These men will make addresses in the interest of boys' work in our city.

On Sunday afternoon at 2:30 at the Methodist Church there will be a mass meeting of men and women to discuss plans for handling the Mt. Sterling situation as regards boys' work. At the same hour at the Presbyterian Church Mr. Harris will address the boys on the subject, "The Inside of a Boy."

On Sunday evening at 7 o'clock at the Baptist Church there will be a union meeting of the boys and grown people and an illustrated lecture on "Some Successful Forms of Boys' Work."

If we are to expect our boys to become men, men of sterling worth, let's get together as men and women of Mt. Sterling, get behind this institute, co-operate with the gentlemen from Louisville and make the institute a brilliant success.

If there are men who expect to attend the "Father and Son" supper and bring a boy, that is, men who have not signified their intentions to attend will notify the chairman of the committee on arrangements, W. H. Strossman, Jr., not later than Wednesday noon, March 25th.

EFFECT OF INSURANCE SUSPENSION WILL BE FELT BY EVERYONE

Experience of Missouri last year shows what Kentucky may expect and the great loss it will entail to the business and laboring man.

Fire insurance companies doing business in Kentucky have been forced to suspend writing because of the enactment of the Glenn-Greene bill, under which they claim that it is impossible for them to do business with safety or profit. This withdrawal of insurance protection will have a very material effect upon the business, credit and prosperity of the state. In view of this a review of what happened in Missouri, where the fire insurance companies were forced to suspend operations last year because of similarly obnoxious legislation, is of interest.

The general result in Missouri was to restrict commercial credits, check the making of loans and mortgages, divert business from the state, lessen business activities and throw labor out of employment. The evil effects in Kentucky threaten to be more serious and immediate than in Missouri. In the latter state the companies gave several weeks notice of their intention to stop writing on a given day, and the commercial interests had time to protect all their insurance requirements for several months to come, although this frequently involved double insurance. In Kentucky, however, the bill pending in the legislature, imposing a heavy penalty upon insurance companies for suspending the writing of business, made it unsafe for them to give this advance notice, and their suspension was immediate.

The first effect of the suspension in Missouri, as it probably will be in Kentucky, was to affect commercial credits. Fire insurance is the basis of commercial credit, the wholesalers and manufacturers insisting that their goods unpaid for in the hands of retailers must be protected by sound fire insurance. As soon as the wholesalers found that this insurance protection was endangered they reduced their lines of credit and insisted upon immediate payment. The important banks, life insurance companies, and other money-lending inter-

ests stopped negotiations for loans and mortgages because the property upon which their money was secured could not be protected with insurance, and gave notice that existing loans would not be renewed. The result was that building operations in the large cities of Missouri, amounting to millions of dollars, was stopped until the insurance suspension was ended, with losses all down the line to contractors, supply men and thousands of workmen and building laborers.

Dealers in grain, cotton, tobacco, whiskey and warehouse produce, who had been accustomed to get loans from banks on bills of lading, accompanied by insurance policies, were unable to get such accommodation, and in consequence enormous quantities of such staples were taken out of the state or diverted from their usual destination.

In addition to the effect upon large and important business enterprises, the small householder, who requires a loan protected by an insurance policy to build his home or protect his mortgage, was unable to secure protection. In consequence building permits fell off sharply, and all supply and labor interests were affected. The fire insurance patrols, fire prevention association and other bodies dependent upon insurance taxation were forced to suspend and withhold their protection and service to the public.

The insurance agents, who are usually among the desirable citizens in every community, were deprived of their income and livelihood during the period of suspension.

A great deal of property was burned on which the insurance had expired and could not be renewed, resulting in a total loss to the property-owner. In consequence the buildings and stocks were not promptly replaced, as would have been possible had they been insured.

Because of these and many other reasons, and because the state was getting an unenviable reputation throughout the country as hostile to business interests, the leading commercial organizations of Missouri made every effort to secure a correction of conditions. The State Bankers' Association, associations of commerce and commercial clubs of St. Louis and Kansas City and scores of other cities, and influential individuals petitioned the governor to call a special session of the legislature to repeal the obnoxious law. The protests of the business interests, forced by their necessities, finally became so strong that the state arranged a compromise with the insurance companies, under which they were enabled to resume business with safety. Under this compromise the attorney general declared void and illegal the specially obnoxious feature of the Orr law, the suits begun by the state were dropped, and a commission was appointed by the governor to formulate a new and up-to-date code of insurance laws for the state, which would secure the desirable end of lower rates by reducing the fires which are the basis of rates, instead of enacting laws which merely increase the cost of insurance.

GOES TO LAST REWARD

Mrs. Millie Jane Stephens, Wife of Mr. J. Q. Stephens Dies Saturday.

On Saturday, March the 21st, due to the infirmities of age, Mrs. Millie Jane Stephens, wife of James Quisenberry Stephens, passed to her reward.

Mrs. Stephens was 84 years old the past October and had been married for more than 66 years. To them had been born 11 children, 6 of whom Mrs. William Taylor and Mrs. John E. James, of Bushton, Ill.; Mr. John L. Stephens, of Charleston, Ill.; Mrs. John F. Richardson, W. Q. and C. B. Stephens, together with her husband survive. Funeral services were held at the residence, Monday, March 23rd, conducted by Rev. B. W. Trimble and the remains laid to rest in Machpelah cemetery.

Her posterity consisted of 11 children, 27 grand-children and 30 great grand-children.

Since a mere child Mrs. Stephens had been a member of the Sycamore Christian Church, this county. She possessed the true elements of the Saints in Christ, having exercised repentance towards God and faith in the Lord Jesus Christ, and her beautiful life and obedience were evidences of her sincerity in the everlasting salvation of His elect. Her children are living exponents of the true Christian mother as also are her grand-children and great grand-children. Her devotion to her family and more especially to her aged and sightless husband was without a parallel and she held to life, wanting the twain to pass together. It has been said that woman excels man in humility, gentleness, modesty and in endurance, but these lives were without perceptible distinction; loyalty, gentleness and loveliness being their common heritage.

The bridge between these two saints will soon be passed and they, with others of the redeemed will be a re-united family.

"Who would not wish to die like those Whom God's own spirit designs to bless? To sink into that soft repose, Then wake to perfect happiness?"

EXCHANGE

The Philathea class of the Baptist church, will have an Exchange at Sutton's store, Saturday, March 28th. Everything good to eat for your Sunday dinner.

For Sale.—8¼ acres of land on Winn street. Fine location for a house. For particulars apply to C. B. Patterson.

SENATORIAL CONTEST

Seems to be Between Beckham and Stanley with McCreary a Poor Third.

Although the election is several months away the Senatorial contest is causing considerable talk. Both Beckham and Stanley have made several speeches that have made the "fur fly."

As yet Gov. McCreary or Congressman Smith the other two announced candidates have made no speeches and it is predicted that neither one will finish out the race. In commenting on the race in the Lexington Herald John Sherman, the well-known political writer said in part: "Before the end of the campaign those who believe in the control of the Democratic party by the liquor interests are likely to be found lined up behind Mr. Stanley, and those who believe in the regulation of the liquor business, or in its ultimate destruction if it will not be decent, behind Mr. Beckham. The result of such a contest ought not be in doubt for a minute in any American Commonwealth."

Mr. Stanley will speak in this city next Saturday.

STATE UNIVERSITY GLEE CLUB

The Boys' Club of the Mt. Sterling High School has just closed a contract with the State University Glee Club for a concert in this city, Friday night, April 3rd.

The program which is to be given here was presented at the Lexington Opera House and the Lexington papers pronounced it by far the best concert ever given in that city by amateur performers. In addition to the regular numbers the program includes several high class specialties.

Do you attend your Church?



Burpee's Garden Seeds

Land & Priest



Stanley to Speak

Hon. A. O. Stanley

will speak at the Court House, in this city

Saturday, March 28th at 1:30 p. m.

in behalf of his candidacy for the United States

Senate and will then answer Gov.

Beckham's opening speech made at Elizabethtown.

Hoffman—Insurance

Established in 1847—nearly three quarters of a century ago—having furnished the citizens of this and adjoining counties with the VERY BEST of Insurance protection during all of that time—we now find ourselves in the control of Politics, laws being passed at this session of the Legislature which are so drastic that the companies we have had the honor to represent can no longer remain in the State and have, for the time being at least, (or until conditions can be changed so that they can operate,) have ceased business. If conditions are not changed we deplore the outcome; not only for the harm it will do OUR business, which we have always endeavored to conduct in the most honest and businesslike manner, but the outcome to many of our friends and old customers, who, in event of a fire, without insurance, would be even worse off than we, ourselves, is something to cause us considerable worry and concern.

We shall continue to conduct ourselves in a manner befitting the position in which we have been placed in this community. We shall not engage in a political warfare, our business being INSURANCE

J. M. Hoffman—A. Hoffman

Alfalfa Lands Near Demopolis, Alabama

We have two good farms for sale adjoining lands we sold to R. Bruce Young. Buy in this **ALFALFA SECTION** where other Kentuckians have bought. Both properties have fine artesian water, quality of soil, social conditions, the best. . . .

C. C. CLAY, ALFALFA LAND CO.,
DEMOPOLIS, ALABAMA.

MISS AYRES TO WED

Col. and Mrs. Mott Ayres, of Paducah, have announced the engagement of their daughter, Miss Inez Ayres, to Mr. Glenn Robertson, of Fulton, Ky. The wedding will take place in Fulton on the evening of April 2nd. The bride-to-be is well known here where she has frequently visited Mrs. Ayres' parents, Mr. and Mrs. G. E. Coleman, and the announcement of her approaching wedding is of much interest to a large circle of Mt. Sterling friends.

Fresh line green vegetables at Greenwade's every day, phone 100.

The Advocate for Printing.

DIES IN OHIO

The body of Miss Dixie Rose, aged twelve, daughter of Robert Rose, formerly a resident of this county, who died at her home in Middletown, Ohio, was brought here last week and taken to the burying ground at Bunker Hill for interment. She was a granddaughter of Mr. George Humphreys of the Plum Lick neighborhood.

Buckwheat and Pancake Flour also Maple Syrup at Greenwade's Huyler's delicious candies can be had at Geiger's Pharmacy, Sole Agent.

New stock of Heinz goods, tomato soup, spaghetti, baked beans, etc.

Greenwade's.

LON HOVERMALE WEDS

Lon T. Hovermale, formerly editor of the Frenchburg Agitator and former County Attorney, of Menifee county, and Mrs. Nora Cattle, of West Liberty, were married at that place March 8. The groom is now associate editor of the West Liberty Courier. He has many friends here where he is a frequent visitor. His bride is said to be an exemplary young woman.

Attend the churches in your city.

Charles L. Simon, Florist successor to John Corbitt. Phone 435 19-1f.

The Advocate for Printing.

VISITING IN THE SOUTH

Mr. C. T. Evans, of Clark county, and Mr. Henry Prewitt, Jr., of Montgomery, left recently for Demopolis, Ala., and Mississippi, Mr. Evans to look after his extensive land interests, and Mr. Prewitt to view the Southern country. Mr. Evans and Mr. R. P. Taylor, of Clark, own a large plantation near Columbus, Miss. Mr. Evans and Mr. Prewitt will visit Mr. and Mrs. F. E. Jackson at Demopolis and other Kentuckians. Mr. Evans will be gone about two months, but Mr. Prewitt will return soon.

For Sale.

Good four-year-old jack. 37-3t. C. R. Prewitt.

CHEATING OLD DEATH OUT OF HIS HARVEST

The Secret of the World-Wide War Against the Drink Habit.

When Emperor William came out boldly as the foe of drink, the Old World rubbed its eyes in astonishment. It wasn't many months thereafter until Russia officially opened fire on liquor. The reasons may be seen in a recent finding of a commission appointed by the German Government, which reported that 43 per cent. of the children of excessive drinkers die within a few months of their birth and of those who live 10 per cent. are idiots, 8 per cent. epileptics, 8 per cent. dwarfs and only 17 per cent. normally intelligent.

This is the harvest of drink, which the Neal Treatment will prevent. The Australian Government stole a march on civilization when Dr. Neal's simple vegetable remedy was officially endorsed and the plan of saving, rather than punishing drunkards

was inaugurated.

Cincinnati has one of over three-score Neal Institutes found in the United States, Canada and Australia. The old homestead of Capt. C. M. Holloway in occupied. Victims of drink are tenderly cared for there. They are treated like guests and given every medical attention needed by those whose systems are saturated with alcoholic poison. The Neal Treatment knocks out all this poison in three days. It means longer life, better health, greater efficiency, more happiness and increased earning power, just to take the Neal Treatment.

Investigate or ask your own physician, in whom you have all confidence, to do this for you. There is absolutely no publicity. For booklet, write The Neal Institute, 601 Maple avenue, Cincinnati, O., telephone Avon 4020. Other Ohio Neal Institutes at Columbus and Cleveland.

SPECIAL OFFER TO OUR CUSTOMERS ONLY

How to get the maximum value out of the money you pay for electricity will be fully explained by Mr. N. R. Chase, Lighting Specialist, from the Edison Lamp Works, who will be in Mt. Sterling this week. Mr. Chase will be assisted by our salesman, Mr. W. S. Glass. This is a rare opportunity to secure the services of a specialist free for the asking. Avail yourself of this opportunity. Phone or write us today and we will have him call at your residence or store.

Are you getting the maximum value out of the money you pay for electricity? Are you using the proper lamps? There are two kinds of lamps manufactured at the present time, viz: The Gem Lamp and the Mazda Lamp. The Gem Lamp costs less, but are twice as expensive as the Mazda Lamp in the end because the Gem Lamp consumes twice as much electricity as the Mazda Lamp at the same candle power. The Edison Mazda Lamp has been greatly improved. The drawn wire filaments are quite durable and can be burned at any angle. Lamps sold by us are known as the SUN'S ONLY RIVAL, Edison Brand, and are the best money can buy.

REVISED PRICES ON MAZDA LAMPS

SIZE LAMPS

Watts

15
20
25
40
60
100
150
250

NEW PRICES

Cash

.30
.30
.30
.30
.40
.60
.85
1.35

Charge

.35
.35
.35
.35
.45
.65
.90
1.40

SEE OUR MECHANICAL WINDOW DISPLAY WHICH DEMONSTRATES THAT EDISON MAZDA LAMPS ARE NOT FRAGILE

Kentucky Utilities Co. Inc.

Winter Rain Radioactive.

Munoz Del Castillo, the famous Spanish savant, has been conducting researches into the radioactivity of water from various sources. Rain water collected in winter contains a notable proportion of radium emanation, which diminishes steadily and disappears in 12 days. Snow collected at Madrid in February was found also to be radioactive.

Heavy Smoker.

Unique among the devotees of "My Lady Nicotine" is a Dutch sailor named Berkin, whose boast it is that for the last 65 years his pipe has consumed a pound of tobacco weekly. It requires no skill in arithmetic to discover that the "Dutch chimney," as he is proud to be known, has dissipated in smoke more than 30 hundredweight of tobacco, which is exactly 24 times his own weight!

COUNTY HIGH SCHOOL ORGANIZES BALL TEAM

The Montgomery County High School baseball team has been organized as follows: Breck Horton, catcher; Lonnie Barnard, pitcher; Cecil Skidmore, first base; Willard McGuire, second base; Russell Cox, third base; Harvey Dunavent, shortstop; Davis Turley, left field; Ashby Blevins, center field; Byron Wood, right field; Donald Quisenberry and Robert Payne, substitutes. Lonnie Barnard was chosen manager; Davis Turley, captain; Breck Horton, secretary. The team will open the season on Friday, March 27, with a game at Sharpsburg with the school team at that place, and will play ten games before the term of school expires.

Improved Typewriter Keys.

Safety speed keys equipped with springs and cushions for typewriters have been devised, which are said to increase the key area, thus lessening the chances for striking wrong keys, and reducing the jar and wear on both machines and operators.

GOES TO LEXINGTON

Mr. Ermane French, who until recently was assistant to John R. Glenn, buyer for the American Tobacco Co. on the local breaks, has accepted a position in the office of the Henry Clay Fire Insurance Co., at Lexington and assumed his duties last week. Mr. French is a most efficient and reliable young man and certain to prove of value to his new employers.

The Advocate for Printing.

Highest Market Price Paid

— for —

Poultry and Produce

G. D. Sullivan & Co.

W. Locust Street Mt. Sterling, Ky.

Phone: Office, 474.

182.

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Farm For Sale

The 80-acre tract of land of Mrs. Carrie Anderson Gwinn, located on the Lulbegrud pike, near Mt. Sterling, Ky., will be sold by the Master Commissioner on

Monday, April 13th

AT 1 O'CLOCK P. M.

(instead of on March 16th as heretofore advertised)

at the Court House door. This is an excellent farm. For further information, see either

Mrs. Eliza D. Marshall or H. R. Prewitt, Atty.

32-81

FRECKLES

February And March Worst Months For This Trouble—
How To Remove Easily

There's a reason why nearly everybody freckles in February and March, but happily there is also a remedy for these ugly blemishes, and no one need stay freckled.

Simply get an ounce of othine, double strength, from W. S. Lloyd and apply a little of it night and morning, and in a few days you should see that even the worst freckles have begun to disappear, while the light ones have vanished entirely. Now is the time to rid yourself of freckles, for if not removed now they may stay all summer, and spoil an otherwise beautiful complexion. Your money back if othine fails.— 38

Some men are born small and others shrink.

Do you go to church?

Abraham Lincoln never said "Hello Central," never dodged an automobile, never held a strap in a trolley car, never pushed a button for light, never heard a phonograph, and never posed for a moving picture, and yet Abraham Lincoln died only forty-eight years ago.

Speaking of pests, there is the fellow who insists on talking baseball to you when you don't know a foul from a home run, and also the strange barber who calls you "friend."

ADDED NEW LINE

I have just added to my business a new line, something never before handled in Mt. Sterling. It is Beaver Board. This board is used in place of lath, plaster and other wall building materials in any type of new or remodeled buildings. The price is right and will be glad to show samples of same and explain its many uses. Am also making some special prices on wall paper. 37-4t. M. R. Hainline.

Read the Advocate—get it first

CLIPPINGS FROM THE SNAGTOWN TORCHLIGHT

"Dad" Lindsay, foreman of the Torchlight got on a "toot" last week, and in making up the forms got the wedding notice of Miss Willie Gill and Al Gunther scrambled up with an auction notice of Colonel Clark. Part of the notice reads as follows: Mr. Al Gunther and Miss Willye Gill were disposed of at public sale on my farm one mile east, in the presence of seventy guests, including two mules and twelve head of cattle. Judge Barnett, justice of the peace and editor of the Torchlight, tied the nuptial knot for the parties averaging 1,250 pounds on the hoof. The beautiful home of the bride was decorated with one sulky rake, one feed grinder and two sets of work harness, nearly new, and just before the ceremony was pronounced the Mendel & Sons wedding march was rendered by one milch cow, 5 years old, one Jersey cow and one sheep, who carrying a bunch of bridal roses in her hand, was beautiful. She wore one light spring wagon, two crates of apples, three racks of hay and one grindstone of muslin de soie and trimmed with about one hundred bushels of spuds. The bridal couple left yesterday for an extended trip. Terms spot cash.

Jimmie McManus was shot in the northeast corner of the county one night last week.

Mr. Will St. Aubin of Plunkville is erecting a fine building in Snagtown and will install machinery for the manufacture of "near-beer." Welcome to our city, St. Aubin "old top."

Six couples were married by Squire Wilson Sabbath evening at the parsonage. It is said that all six couples started their love-making at the White Sulphur revival, which broke Sunday night.

The old terrapin-eyed goat who runs the Plunkville Patriot is always throwing the game of poker at our unoffending head. We want to say once for all that we don't know the game. If we had known it, we would be richer at this writing, by a house and lot, a gold watch and chain, and a real diamond stud.

All things come to him who waits. The editor of the Torchlight is serving on the jury at \$2 per day, but he asks his creditors for the Lord's sake be patient yet a little while, and don't crowd a man when he's up.

NOTICE.—Guests of the Cliff Roost House are hereby notified that when they come in late and retire on the pool table, to remove their boots and be as quiet as possible. Also not to use the corner pockets of the pool table to put their false teeth in. Geo. Beauregard Barrow, Prop.

Every time we try to have Shakespeare in Snagtown something happens to hurt the harmony of him. It's so unfortunate! But we have no real scenery, and are so compelled to make the best of the home-made variety: Then, too, everybody wants to play the star parts, as was the case recently, when we put on "Hamlet." There was a feud between Harry Lannigan who played the ghost and Colonel Walter Ebel who played Hamlet, because the ghost wanted to play his part, and the ghost, in a spirit of revenge, addressed Hamlet as "Ham Meat," whenever it had occasion to call his name. Hamlet finally becoming so angry that he up and lammed the ghost side the head with a lawnmower! Of course that broke up the show. It seems that the people of this town can't be harmonious on anything except the question of moving the moonshine stills three miles nearer town. Alas, that it should be so.

A total stranger passed through Snagtown yesterday tacking up some soap advertisements. Several of our leading citizens, including the postmaster took exceptions to this suggestion, and ordered the man to move on.

A mule over which circumstances had no control, ran away with Miss Clara Henstep this morning. Jimmie McManus has been trying to do this same thing for several months.

Dr. Bush says that 4-year-old whiskey can be made in forty minutes, and we have no doubt that it can; but that would be a long time for the thirsty to wait in this section. A man pursued by 40-foot alligators and six-headed snakes wouldn't have time. He would naturally be in a hurry. Forty minutes indeed! Why when a man wants booze around here all he has to do is to stand by the right stump and bellow, and before the echo of his own voice gets back to him the booze is down him!

Home killed meats, nothing better.

Greenwade's.

DAILY

Courier-Journal
\$6.00 a Year

Sunday

Courier-Journal
\$2.00 a Year

REAL NEWSPAPERS

BEST NATIONAL NEWS
BEST STATE NEWS
BEST LOCAL NEWS
BEST MARKET REPORTS
BEST FOREIGN NEWS
BEST POLITICAL NEWS
BEST OF EVERYTHING
BEST FOR EVERYBODY

Are you interested in what is taking place day by day all over the world? If you are you NEED THE COURIER-JOURNAL.

If there is an agent in your town give him a trial order one month—Daily 50 cents; with Sunday 75 cents.

If there is no agent in your town give your order to the paper in which this advertisement appears (you may get a special clubbing rate), or send the order direct to the Courier-Journal.

WEEKLY COURIER-JOURNAL has been discontinued, but FARM AND FAMILY, a most excellent illustrated monthly magazine is a worthy successor. The price is only 25 cents a year. Ask for a sample copy.

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Incorporated
LOUISVILLE, KY.

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with our customers and our strong realization of this mutual dependence inclines us to take more than usual interest in the plans and prospects of our depositors. We have both the inclination and the ability to serve you and are seeking your business.

Exchange Bank of Kentucky

MT. STERLING, KENTUCKY

3% Interest Paid on Savings Deposits.



Fully Covered

The house that is covered by a fire insurance policy is one free from thoughts of adversity, and the fellow that has no insurance on his property is usually the first man to receive a visit from it. There is no terror from its menace to the man with a carefully drawn policy such as we make out. Your money is as safe as if it were in U. S. Bonds.

Greene & Strossman, Agts.

House Cleaning

TIME IS HERE

Make Old Furniture Look New

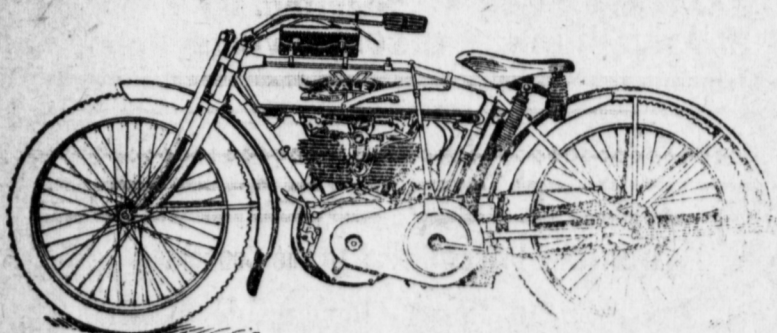
Try Our Line of Furniture Polish

WAXIT
EASY METHOD
O'CEDAR
LIQUID VENEER

Also a large line of Dustless Dusters—Dustless Mops and O'cedar Mops

W. A. Sutton & Son

THIS NEW KIND OF



Motorcycle

CAN BE USED ALL WINTER

If you buy a Two-Speed Yale Motorcycle you can ride it all through the winter as well as during the months of good weather, for there is a machine of such great ability that it will do work that was impossible with the older types. With the tremendous reserve power of the Two-Speed Yale you can plow through the deep snowdrifts without trouble. The low center of gravity and perfect balance make it easy to handle on bad roads, and the big three-inch (automobile size) studded tire grip the snowy or ice covered road surfaces firmly and make control safe and sure. True, the old kind of motorcycles couldn't do this—most riders stored their machines till springtime—but the new Two-Speed Yale is a machine for use all the year round, under all conditions.

JOHN H. POTTS Box 153 MT. STERLING, KY

GO SOUTH THIS WINTER

Go where fair skies, ideal weather, and outdoor enjoyment dispel all thought of winter's discomfort.

WINTER TOURIST FARES

NOW AVAILABLE VIA

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TO ALL RESORTS OF THE SOUTH INCLUDING FLORIDA, NEW ORLEANS, PANAMA AND "LAND OF THE SKY."

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Well Finished, Strong Durable, Light Draft.

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J. C. HEDDEN, JR., { EDITORS
G. B. SENFF

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Cash must accompany order

Maysville Street.

Last fall we repeatedly advised our city authorities not to accept the work on Maysville street until an opportunity had been had to carefully examine it, to see if the work was according to contract. In doing this, we were not seeking to do the contractors an injustice. On the contrary, we want to see them treated fairly, but one of the missions of a newspaper, as we understand it, is to have a care for the public's interest.

Since that time we have repeatedly heard it said that the street is showing defects and is not holding up as it should and we therefore want to again call the subject to the attention of those upon whom rests the responsibility of seeing that the citizens are protected and to again urge that the work be not accepted until it is shown conclusively that the taxpayers will receive full value for their money.

Lend a Hand.

These are days of action and big things. Men everywhere, are realizing, as never before, that the clean life is the only happy life that it is both the right and manly thing to stand out boldly for anything that has as its aim the betterment of society and everyday life.

Next Friday evening a Y. M. C. A. movement will be inaugurated here. Its object, broadly stated, is to provide our young people with plenty of wholesome fun and at the same time improve them morally, physically and mentally. If you are interested in such an up-life movement, attend one of these meetings and prove your sincerity by your works.

With all due respect to the members of our local fire department, in our judgment one of our city's greatest needs, is a man of average ability, who understands thoroughly the correct use of a chemical for the extinguishment of fires. We have often seen a great loss occasioned almost entirely by water, while the actual damage by fire was very slight and we make this suggestion, not by way of criticism, but in the hope that it will be the means of awakening an interest in the subject.

In order to live up to Mt. Sterling's reputation for doing things, when it takes a notion, while the Louisville delegation quarrelled among themselves, our Senator and Representative quietly put our Commission Plan bill through both Houses unanimously and the Governor has clinched it by affixing his signature.

Judging from the country press of the State, the Federal machine is coming in contact with snags at every turn in the road.

HOFFMAN'S INSURANCE AGENCY

Mt. Sterling, Ky.

March 24, 1914.

To my Friends, Customers
and the Insuring Public:

I have been asked by a number of people to give an expression regarding the present conditions of affairs as regards fire insurance in the State and, having nothing else to do, (having been "put out of commission" by the passage of this Greene-Glenn Bill), I hope that I may be pardoned for this lengthy explanation but which I feel due the public, my friends and customers, that they may know just exactly my attitude in the matter.

I could study for months and then write, or address you on this subject and could not do so more ably than has been done by the WINCHESTER SUN in its issue of March 23, 1914, and which I quote below:

Reply to Bosworth's Statement

Mr. Henry M. Bosworth, State Auditor, has mailed throughout the State, a letter setting forth his views of the insurance bill recently passed, known as the Glenn-Glenn Bill. The letter is very plausible at first glance, but when studied is so vulnerable that it almost seems a waste of time to call attention to it, but for fear that some may read it carelessly or may accept hearsay reports, we feel it a duty, which we owe to our readers, to call attention of one or two of its deceptive statements.

Mr. Bosworth is very much delighted with the bill but thinks it a very mean trick on the part of the insurance companies to withdraw, and thus leave him and his Rating Board and the advocates of the measure, in a sad plight before the people, and, especially the voters of the State. His attitude in this respect reminds us very much of little Johnny, who was hitting little Willie on the head with the hammer. His mother called to him and asked him what he was doing, to which Johnny replied: "Nothing, mother, 'cept hitting Willie on the head with the hammer and he won't stand still, but hollers every time I do it." Mr. Bosworth thinks it equally inconsiderate on the part of the insurance company in getting out of reach of his sledge hammer.

We do not have the figures for the 43 years, of which Mr. Bosworth speaks, but they show from his own statements that the companies have lost and are still losing money in this State. He says that the loss ratio in Kentucky during that time was 56 cents, which means that the companies paid out in losses 56 cents for every dollar they received in premiums. But Mr. Bosworth did not take the next step and say to the people of this State that the expense ratio during that time was between 42 and 43 cents, which means that the companies, for every dollar of premium they collected, had to pay out from 42 cents to 43 cents in expenses. It is easily seen that, with the loss ratio added to the expense ratio, the companies have failed to make anything on their investment.

Mr. Bosworth also failed to state that this expense ratio included the commissions which averaged about 20 cents on the dollar, paid by the companies to their agents; city and State license and taxes; salaries to adjusters and special agents, and special taxes paid to support the Insurance Rating Board. It is readily seen that the commissions to agents and salaries to State adjusters were paid to home people—Kentuckians—and by them spent with our merchants for clothing, provisions and other necessities. The 56 per cent. paid for losses was paid to our home people, and the balance for taxes, licenses, etc., to the State, so that we fail to see where the insurance companies

have taken anything out of the State, though Mr. Bosworth sneaks of the "enormous profits" which the companies have taken out of the State.

As above stated we do not have the figures for the 43 years of which he speaks, but we do have the figures for 32 years, that is from 1880 to 1912, and the loss ratio for that time in Kentucky was 58.4 and the figures for the last five years, 1908 to 1912, inclusive, shows that the loss ratio was 59.7 and the expense ratio 42 cents, so that during the past five years, not including the year 1913, the companies have returned \$101.70 for every \$100 of premiums collected and it is estimated that the expense ratio for 1913, will be 43 per cent., the increased cost being caused largely by reason of the work required by the State Insurance Board, which was created by law in 1912 and to which the companies were required, by law, to pay \$25,000 for its support. It is estimated that the loss ratio for 1913 will be 67 per cent., which shows that during the year 1913 the companies have returned \$1.10 for every \$1.00 of premium collected. Under such a showing as this, would any sane business man continue operating his business with the Legislature enacting a law saying to him, we have been regulating rates for two years and have succeeded in causing you to lose much money, but we are not satisfied; we not only want to regulate your rates, but we want to control the rates and shall give to the Rating Board the authority to make a flat percentage reduction on any class of property and at any time. That is what the new law says and that is the law, which Mr. Bosworth approves.

The result of that bill being enacted into law has caused practically every company to withdraw from Kentucky and inside of sixty days, it will be almost impossible for any insurer to secure insurance.

Mr. Bosworth failed to state that the amount of insurance carried in 1912 in the State of Kentucky, in the companies which have now withdrawn from the State, was \$398,690,131. Where will the people, who own this property, secure this insurance, now that the companies have withdrawn from the State? These companies have been fifty years, or more, building up their business and we know, as does every business man, that they would not leave this business, tear down their agencies, which they have been years in constructing and retire from the field, unless conditions were so intolerable as to absolutely force them to that position. We know the people of Kentucky want insurance and they must have it. We know that people were ruined financially and homes wrecked in Missouri, after the companies withdrew, and property was destroyed by fire, upon which owners were unable to secure insurance, and we know that the same conditions will follow here; therefore when ruin, desolation and despair come to our people, by reason of this law, we want them to know where to put the blame and we do not believe they will be slow in doing it. It is our prediction that those who advocated and had passed this measure, will see the day, not far distant, when they will deeply regret having taken such action.

The premiums and losses for the past five years, not including 1913, are as follows:

| Year. | Premiums. | Losses. | Ratio. |
|------------------------|-------------|-------------|--------|
| 1908 | \$4,214,844 | \$2,837,174 | 67.2 |
| 1909 | 4,648,220 | 2,587,889 | 55.1 |
| 1910 | 4,610,772 | 1,987,385 | 43.1 |
| 1911 | 5,004,174 | 3,436,687 | 68.6 |
| 1912 | 4,996,190 | 3,228,259 | 64.7 |
| Average loss ratio | | | 59.7 |
| Average expense ratio | | | 42.0 |
| Total loss and expense | | | 101.7 |

(The black face lines in the above are mine; merely put in to more fully emphasize my own, personal opinion in regard to the article).

It is hard for me to write more. One may readily appreciate my feelings to see the work of nearly three-quarters of a century torn down—and for political purposes; that the Four Year residents of Frankfort may continue in their good offices. A business handed down to me by my father; carried on by me—I hope to the utmost satisfaction of the people who have favored me with their confidence and their business—for nearly fifty years and which I had hoped to hand on down to other generations of Hoffman's.

Frankfort—the capitol of Kentucky.

Phil Sheridan said: "If I owned Texas and Hell, I'd rent Texas and live in Hell."

If I owned Frankfort and Hell I would rent out Frankfort.

I can only now issue a word of caution to my patrons:

Guard against fire with redoubled care. Your present insurance would be collected without trouble, (who ever heard of ANYONE insured with Hoffman HAVING trouble?) BUT no new insurance in companies I would recommend, could be secured to protect rebuilding or new stock purchased.

Gratefully yours,
A. Hoffman.

The Best Gum Boots Brunner's
guaranteed, at

BIDS NOT ACCEPTED

Several bids were filed last week on the work of reconstructing the Maysville pike between this city and Sharpsburg, but all were rejected as the lowest one was several thousand dollars more than the amount that is to be expended. The government officials ordered same advertised again and are now busy making some changes in the specifications. The Clark County Construction Co., of Winchester, was the lowest bidder and we hope are fortunate enough to secure the work when it is done. This company has just completed a road job in Virginia which is said to be a very fine one.

Towels

Special sale of extra large Turkish bath towels, 25c each. Smaller size, 25c pair.

THE FAIR.

CANDIDATE FOR CONGRESS

Mr. John S. Haley, of Grayson, Carter county, was in the city Tuesday shaking hands with friends. Mr. Haley is an announced candidate for Congress in this district now represented by Hon. W. J. Fields, and who is again a candidate.

Hon. A. O. Stanley will speak in this city Saturday.

E. S. EARP

The New Photographer

Successor to Chandler Studio

is here and ready to do all kinds of first class photographic work. Also all kinds of frames made to order

Everybody

is cordially invited to visit the Studio

All Kinds of Kodak Finishing

Public Sale

Don't forget the public sale of the Trumbo residence on College street, March 28th, Saturday afternoon at 2:30. Come and buy a good piece of property in a nice part of town and close to business section. For particulars see

T. F. Rogers & Son,
Real Estate Agents.

Wm. Cravens, Auctioneer.

EARL W. SENFF,
Attorney-at-Law,

Mt. Sterling, Ky.

While County Attorney, will accept employment in civil matters only.

Tobacco Fertilizer.

Do you know that I am agent for the finest tobacco fertilizer made? Let me show you the list of progressive farmers that have placed orders with me.

W. R. Tipton,
Mt. Sterling, Ky.

Wall Paper.

Have just received a number of special designs of extra fine wall paper. Come and see them and get prices before buying.

E. L. Brockway.

Phone 807.

38-2t

Hon. A. O. Stanley will speak at the Court House Saturday.

Read the Advocate—get it first

The Henry Clay Fire Insurance Company

OF LEXINGTON, KENTUCKY

Continues to offer you protection against

Fire and Windstorm

H. R. FRENCH, Agent

Office Second Floor, Traders National Bank

37tf

Sutton-Eastin Co.

Funeral Directors and Embalmers

Ambulance Service

Corner Main and Bank Streets

Day Phone 481

Night Phones 295 and 2



HANNA'S LUSTRO-FINISH

"Made to Walk On"

is for floors, stairs, woodwork and furniture. It is all ready to use. Just dip in the brush and go ahead.

It flows freely and evenly, and two minutes practice will make you an expert in its application. It makes old floors new, and no floor is so bad that LUSTRO will not make it clean, smooth, sanitary and beautiful.

You can wipe up a LUSTRO floor with a damp mop—water does not damage it. It is elastic and tough, and does not mar under heel nails, or casters.

FOR SALE BY

LAND & PRIEST, Mt. Sterling, Ky.

J. T. KIMBROUGH & SON, Owingsville, Ky.

FIELD SEEDS

Wholesale Prices Direct to the Consumer

I have a full line of high grade Seeds and will be pleased to submit samples and prices. TERMS, SPOT CASH

BUSH NELSON

LEXINGTON, KENTUCKY

28-0t eo w

THE LEXINGTON HERALD

ANNOUNCES ITS FOURTH

Summer Vacation Tours Contest

Two tours of Europe, 10 trips to Atlantic City and the East to be given winners.

Cash commission paid to losers. There will be no disappointments in this contest. All who finish race will get reward.

Contest Starts April 1, Closes June 10 Nominations Now Open.

INFORMATION REQUEST.

Herald, Lexington, Ky.

Gentlemen:

Without obligation on my part please send me complete information about your European Tours and Atlantic City vacation trip contest.

Signed

Address

NEW CROP

Burpees

Garden Seeds, Sweet Pea and Nasturtium Seeds

— AT —

Duerson's Drug Store.

Phone 129. No. 10 Court St.

SOLE AGENTS

AAAAAAAAAAAAA O AAAAAAAAAAAAAA

PERSONALS

Mr. Henry Prewitt, Jr., is in Alabama prospecting.

Miss Gladys Pieratt visited relatives in Frankfort last week.

Mrs. D. M. Davis has returned home after a visit to relatives at Paris.

Mrs. Albert M. Bourne is in Louisville this week, the guest of friends.

Miss Sue Woods, of Stanford, is visiting her sister, Mrs. Grover C. Anderson.

Mrs. Joe Brown, Jr., of Winchester, visited her parents here the past week.

Misses Ida and Blanche McKee were in Cincinnati last week for a few days.

Judge Will A. Young, of Morehead, was in the city Monday enroute to Frenchburg.

Miss Stella Ogg has returned from a visit to her sister, Mrs. Grace Coons at Chicago.

Mr. W. A. Samuels, who has been in Washington for several weeks, returned home Sunday.

Mrs. M. G. Satterwhite has returned home after spending several days with relatives in Louisville.

Mrs. Holman Rice, of Owingsville, visited her mother, Mrs. J. C. Wood for a few days last week.

Mrs. Gratton Woodson, of Middlesboro, is visiting her father, Mr. Geo. Blevins, in the county.

Mrs. L. L. Bridforth has returned home after a several weeks visit to relatives at Philadelphia.

Miss Ella Ogg who has been visiting in the East for several weeks, returned home the latter part of last week.

Messrs. C. W. Harris, W. H. Strossman, Jr. and Mayor C. K. Oldham were in Lexington on business Thursday.

Mr. C. T. Chatham, manager of the local telephone exchange, was in Harrodsburg several days the first of the week.

Mr. John L. Stephens, of Charleston, Ill., came Sunday to attend the funeral of his mother, Mrs. J. Q. Stephens.

See—Our

Seed Corn

It's Something Fine

I. F. TABB

Mrs. Dixie Guinn and Miss Hope Eggleston, of Lexington, were guests of Mrs. Ben. F. Pollard several days last week.

Mr. N. T. McKee, of New York, is visiting relatives here. Mrs. McKee and little son have been here for several weeks.

Messrs. C. D. Grubbs, W. B. White, W. C. Hamilton and B. F. Day, are attending Circuit Court at Frenchburg this week.

Miss Olive Stephens, who has been at the bedside of her grandmother, Mrs. J. Q. Stephens for the past week, returned to Lexington yesterday.

Mr. Harry W. Lockridge was in Louisville last week to meet his grandmother, Mrs. Sarah Winn, who had been visiting her daughter, Mrs. D. U. Lipscomb, in Nashville, Tenn.

Mrs. B. G. Nunnelley and children left last week to join Mr. Nunnelley at Richmond, where they will make their future home. We regret to lose these excellent people.

Miss Marie Barkley, of Lexington, was the attractive guest of Miss Nola Morris the past week.

Mr. J. R. Magowan was in Lexington Monday.

THE SICK

Mr. E. R. Little, who has been quite sick for several weeks, is able to be out again.

Mrs. R. M. Smith continues to improve.

Miss Flo Shirley will return from the Good Samaritan Hospital this week.

Mrs. John Blount is considerable better this week.

Mr. James Maher who has been confined to his room for some time is able to be out again.

Mrs. S. F. Hamilton is some better this week.

Miss Alma Cox, who was operated on for appendicitis at Lexington last week, is getting along nicely.

RELIGIOUS

Rev. W. F. Reagor, recently of Portland, Ore., will preach at the Christian Church Friday evening, March 27th, at 7:30 o'clock. All members of the congregation are urged to be present and the public, generally, are invited.

There will be services at the Baptist church Wednesday night and after the services a report from the parsonage fund committee. All members are urged to be present.

MOVE TO LEXINGTON

Mr. Charles Peggs and family, of this county, will move to Lexington this week to reside. Mr. Peggs has accepted a position with the Elmendorf dairy and will begin his duties at once. Mr. Peggs will reside in the city for a few weeks and will then move out to the farm.

2 papers garden seeds for 5c. Onion sets, 35c a gallon.

THE FAIR.

DECLAMATORY CONTEST

An inter-class Declamatory Contest is to be held Monday night, March 30th in the auditorium of the Mt. Sterling High School.

It has been some time since a contest of this nature has been held in our city and it is expected that a great crowd will turn out to enjoy a literary treat.

The four classes of the High School have selected the best talent among their numbers to represent them, so a contest of unusual interest is assured.

Two prizes of five and ten dollars each in gold are to be given to the best two declaimers, one being selected from the girls and one from the boys. A small admission fee of 15c will be charged to help defray expenses.

Three of the most prominent men of the city have been asked to serve as judges in the contest.

The representatives of the four classes are as follows: Senior—Irvine Jackson and Josephine Thomas; Junior—Wallace Watts and Julia Rodman; Sophomore—Charlie Oldham and Loraine Catton; Freshman—Charlie Smathers and Eleanor Guilfoile.

All for Wear Work
Shoes at **Brunner's**

For Sale or Rent.

Eight room modern house and 5 acres of ground inside city limits. Apply to

T. F. Rogers & Son,
Real Estate Agents.

ATTENTION HORSEMAN

Isn't it about time you were having your horse cards printed and starting an ad in the Advocate? We have already printed a number and are prepared to do the best work possible and at a lower figure and in shorter time than competitors. That an advertisement in the Advocate will bring results is a recognized fact. See us today—don't put this matter off.

Wanted: Gentle driving mare, lady broke. Mrs. Mary Perkins
Phone 277A 38-2t

CARD OF THANKS

We desire to express our heart-felt thanks to the many neighbors and friends who were so very kind to us during the recent illness and death of our dearly beloved wife and mother.

J. Q. Stephens and children.

Red Cross Shoes
bend with the foot, at **Brunner's**

BUYS FINE COLT.

Mr. Frank Haydon, of Montgomery county, sold last week to Ben Franklin, of Winchester, a two-year-old colt by Golden King dam by Emerald Chief for \$350.

—Farmers Home Journal.

TO THE LADIES

We call attention to the large flour advertisement of Ballard & Ballard appearing in this paper. Trimble Grocery Co., wholesale distributors and sold by all local dealers.

Good Feeler Work
Shoes at **Brunner's**

Public Sale

Be sure and attend the public sale of the Trumbo residence property on College street, March 28th, Saturday afternoon at 2:30. For particulars see

T. F. Rogers & Son,
Real Estate Agents.
Wm. Cravens, Auctioneer.

ADDED NEW LINE

I have just added to my business a new line, something never before handled in Mt. Sterling. It is Beaver Board. This board is used in place of lath, plaster and other wall building materials in any type of new or remodeled buildings. The price is right and will be glad to show samples of same and explain its many uses. Am also making some special prices on wall paper.

37-4t. M. R. Hainline.

Only place in town for spring lamb and country ham. Phone 100 Greenwade.

USING DIRIGIBLES IN WAR

Italy Has Two in Tripoli and May Employ Them to Bombard Constantinople.

Italy, which was the first nation to make use of aeroplanes in actual warfare, is also the first to experiment with dirigibles under the same conditions.

The great boom in aeroplanes has for a time at least rather put dirigibles out of public favor. Besides, the mishaps that have wrecked almost all the Zeppelins built in Germany have tended to make them unpopular. For another thing dirigibles are too slow to satisfy the modern craze for speed.

But Italy has sent to Tripoli two new dirigibles of the rigid type, which have been put together and inflated. They are of over 5,000 cubic yards' capacity and has a speed of about 30 miles an hour.

Now rumor credits the Italian balloonists with the plan of establishing on Lemnos or some other island a balloon depot, from which dirigibles might make raids up the Dardanelles and drop bombs in Constantinople itself.

To do this from a great height would not be difficult, the mark is so large. It is said that the Italian authorities rely greatly upon the moral effect the dropping of these bombs would have.

Oh you Spring Lamb and Country Ham, only at Greenwade's. Phone 100.

Growth of Eucalyptus.

In a period of ten years the Eucalyptus tree will grow 12 inches in diameter and 90 feet in height, while it will take white oak and hickory 90 to 100 years to attain the same growth, and other hardwoods, such as walnut, will take 50 to 60 years to attain the same size; this in itself is a tremendous advantage, and together with the fact that it reproduces itself from the same stump, makes it of special commercial value.

CHINESE MARRIAGE.

Marriages in China are celebrated at the home of the bridegroom, not of the bride, says a writer in the May Wide World Magazine. Before quitting her own house the bride is arrayed in her best dress and jewels, her hair is elaborately arranged and she wears a large hat. A mantle is then thrown about her head and a red silk cloth is placed over her face. Her mother then puts her in a gilt sedan chair, used only for weddings, and locks her in, giving the key to one of the attendants, who delivers it to the bridegroom when the procession arrives at the latter's home. No priest or magistrate officiates at the marriage. The happy pair, the bride still veiled, enters the ancestral hall together and bow three times to the family tablets, afterward sitting down to a table on which are two cups of wine—an offering intended to propitiate the ancestors of the family. They next enter the reception chamber, where the husband removes the veil and mantle from his wife, seeing her face, perhaps, for the first time. The guests and friends then enter the room, gaze upon the blushing bride and convey their felicitations to the happy pair. A wedding banquet is held in the evening, at which the bride, very tactfully, pays especial attention to her parents-in-law.

We serve only Huylers' Chocolate at our fountain.
Geiger's Pharmacy.

Pat's Whereabouts.

An English mill manager one day missing one of his workmen who chanced to be an Irishman, searched his yard, but in vain. After some time Pat returned, and, being accused of his absence by the manager, who said he had searched the four corners of the yard for him, Pat replied: "Ah, sir, sure 'twas in the center I was."

Do you go to church?

FOR SALE

Immediately

Nice Frame Cottage Residence on Maysville street. Has Bath, Gas and all conveniences, and good lot

Price \$2250

Also several nice building lots adjoining, which can be bought reasonable. Owner says sell them. If you want something good see me this week.

W. Hoffman Wood
Real Estate Agent
Mt. Sterling - Kentucky
38-17t

| | |
|---|---|
| <p>For Sale</p> <p>Extra good seed corn, Boone County White—crop of 1912.</p> <p>George R. Snyder.</p> <p>Phone 601 38-4t.</p> | <p>Socks</p> <p>Men's regular 25 cents socks. Tlfs week 2 pair for 25c. All colors. Re-inforced heels and toes.</p> <p>THE FAIR.</p> |
|---|---|

Hon. A. O. Stanley, candidate for the Democratic nomination for U. S. Senator, will speak here Saturday.

Hon. A. O. Stanley will address the voters of the county Saturday in the interest of his candidacy for the U. S. Senate.

FIRE AND TORNADO

INSURANCE

Kirkpatrick-Coleman

Insurance Agency

WHAT WE Won't DO TO GET CUSTOMERS

We like to do business—we enjoy it—nothing fascinates us more than trading. But we will not stoop to deceit and deception to get business.

We will not over-state, over-talk or over-promise.

And altho we do not go to every extreme to get customers, we **do** go to every extreme to **hold** them.

Therefore you can deal with us with satisfaction, with profit, with pleasure—and with safety.

BRYAN & ROBINSON

JEWELERS

Owing to our recent heavy loss in which we were damaged to the extent of thousands of dollars by fire, water and smoke, we are compelled to call on you for a settlement of your account. Won't you assist us to meet our obligations by settling **PROMPTLY**? Call at Bryan & Robinson's Jewelry Store.

Assuring you we appreciate your patronage in the past, and trusting to merit a continuance of same in the future, we are

Very respectfully,

W. H. BERRY & CO. Mt. Sterling, Ky.

Ballard's Flour

Now in Cartons

You can now get Ballard's Obelisk Flour in dust-proof, sanitary, inner-lined cartons. No human hand ever touches the Flour. The carton is convenient for you—it stands alone—it never spills. Ask your grocer. He sells

BALLARD'S

Self-Rising Flour

Self-Rising Graham

Whole Wheat Graham

and Edible Bran

When it's Ballard's it is pure, clean and good

FOR SALE BY

TRIMBLE GROCERY CO.

Wholesale Distributors, Mt. Sterling, Ky., and all Retail Grocers



On six Continents—The Ford is the favorite car. And it's gaining constantly in world-wide popularity. It's the one car built for all countries—all climates—all conditions. And its light weight and unequalled strength make it most economical.

Five hundred dollars is the price of the Ford runabout; the touring car is five fifty; the town car seven fifty—f. o. b. Detroit, complete with equipment. Get a catalog and particulars from

Paul Strother, Agent
Mt. Sterling — Kentucky

AFTER COUGHING TWO YEARS

Waycross, Ga., Woman Found Relief in Vinol.

Did you ever cough for a week? Then just think how distressing it must be to have a cough hang on for two years.

Mrs. D. A. McGee, Waycross, Ga., says: "I had a very heavy cold which settled into a chronic cough which kept me awake nights for fully two years, and felt tired all the time. The effect of taking your cod liver and iron remedy, Vinol, is that my cough is gone. I can now get a good night's rest and I feel much stronger in every way. I am 74 years old."

It is the combined action of the medicinal elements of the cod's livers aided by the blood-making and strength-creating properties of tonic iron which makes Vinol so efficient for chronic coughs, colds and bronchitis—at the same time building up the weakened, run-down system.

Try a bottle of Vinol with the understanding that your money will be returned if it does not help you.

P. S.—If you have any skin trouble try Saxo Salve. We guarantee it. W. S. Lloyd, druggist, Mt. Sterling, Ky.

AMERICAN TOBACCO INDUSTRY SPECIALIZED

Each important tobacco district of the United States produces a type of tobacco for special purposes of manufacture or export. The methods of growing and handling a crop must vary according to the type of leaf desired, and therefore according to the particular districts where it is grown. The U. S. Department of Agriculture has just issued a bulletin on "tobacco culture" which recommends methods for the production of various American types.

The bulletin emphasizes the fact that over-production is a constant menace in all the established centers of tobacco growing and that the development of the industry in new sections on a large scale is hardly advisable. Another reason why tobacco culture in untried sections may result in failure is that the leaf produced will not be quite right in type, and therefore it will not find a satisfactory market.

The commercial value of to-

McDonald Bros.

COAL, HAY and FEED

ALSO HEAVY HAULING
PHONE NO. 3 41-177

— OUR LINE OF —
Fresh and Cured Meats
STAPLE and FANCY

Groceries

Cannot be Improved Upon

Courteous Treatment Prompt Delivery

W. C. Moore & Co.

Court St. Phone 251 Mt. Sterling, Ky.

tin outlines briefly the best cultural methods for this region. Detailed instructions are given on care of the seed bed, preparing and fertilizing the land, transplanting and cultivating, and harvesting.

The export and manufacturing types of tobaccos are grown mainly in Kentucky, Maryland, North Carolina, South Carolina, Virginia, Tennessee, West Virginia, Southern Ohio and South-eastern Indiana. Best methods for the culture of the various types are explained in the new bulletin.

Insect Enemies of Tobacco.

One of the most trouble and expensive features of tobacco culture, particularly in the southern districts, is the control of numerous insects, which if not combated would often times completely destroy the commercial value of the crop. Among the more important insects attacking the tobacco plant may be mentioned the tobacco flea-bettle, the tobacco "wire-worm," cutworms, the hornworms, or "green worms" and the tobacco bud-worm. Of these the hornworms, or "green worms," are usually the most destructive.

For detailed information regarding insects attacking tobacco and methods of combating them, the reader is referred to Farmers' Bulletin 120, entitled "The Principal Insects Affecting the Tobacco Plant." The new bulletin "Tobacco Culture" is Farmers' Bulletin 571, and either of these publications may be obtained free by application to the U. S. Department of Agriculture, Washington, D. C.

It has cost the State of New York more than \$40,000 to try to bring Harry Thaw back to Matteawan, yet this is not a drop in the bucket compared with what it cost Harry to get into Matteawan.

Get your Barrel Sauer Kraut and Dill Pickles at Greenwade's.

JAMES E. MAGOWAN.

Real Estate, Loans and Collecting Agent, Notary Public, Contractor and Carpenter. Prompt attention given to any business entrusted to me. 'Phone 471, Mt. Sterling, Ky., No. 3 Wesley St. 10-6m0

Deafness Cannot Be Cured

by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube is inflamed you have a rumbling sound or imperfect hearing, and when it is entirely closed, deafness is the result, and unless the inflammation can be taken out and this tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surfaces.

We will give One Hundred Dollars for any case of Deafness (caused by catarrh) that cannot be cured by Hall's Catarrh Remedy. Send for circular, free.

P. J. CHENEY, & CO., Toledo, Ohio. Sold by Druggists, etc. Take Hall's Family Pills for constipation.



Hotel Henry Watterson

LOUISVILLE, KY.

The South's most popular priced, modern hotel. Absolutely fire-proof; situated in the very heart of the retail shopping district and near all the theatres.

Finest Cafe in Louisville, with moderate prices. Club Breakfast from 25c up; noon day Lunch 50c; table d'hôte Dinner, 6 to 8 p. m. \$4.00. Also elaborate a la carte service in Restaurant.

Rathskeller open from 4 p. m. to 1 a. m. Orchestral and vocal music.

ROOM PRICES

With running water and private toilet \$1 per day
With private bath \$1.50 up to \$3.00 per day
Large sample rooms with private bath \$2.50 to \$3.50 per day.

You are cordially invited to make this hotel your headquarters while in Louisville, even if only for a day. Have your mail and packages addressed here. You will always be a welcome guest.

ROBERT E. JONES, Manager.

NO EXTRA SESSION FOR NSURANCE BILL

Governor McCreary will not call an extra session of the Legislature to consider the repeal of the Greene-Glenn insurance bill.

He made that statement last week to delegations of business men from Louisville and Lexington who went to Frankfort requesting him to call the special session for that purpose. The Governor said that he had made a careful poll of the Legislature and found that the members were determined that the bill was to the best interests of the State and would not change their votes if the session was called. He added that it would cost at least \$100,000 to hold a special session and that it would be money uselessly spent, inasmuch as they would not consider a repeal of the bill.

John W. Barr, president of the Fidelity and Columbia Trust Company; F. W. Gettys, president of the Kentucky Bankers' Association, and Pendleton Beckley, solicitor for Louisville representing Mayor Bushmeyer; R. Laffoon, Chairman of the State Rating Board; Fred Levy, president of the Retail Merchants' Association; Noel Gaines and Senator Glenn, author of the bill, spoke at the conference at which 300 business men of Louisville and Lexington attended.

The bankers and business men made it plain that they were not representing or aiding the insurance companies but that they must have insurance. They contended that conditions had arisen making the repeal of the bill a necessity.

Laffoon contended that the insurance companies must be regulated and Glenn said that the only difference between the board and the insurance companies was that the Rating Board demanded an itemized statement showing the rates and that the insurance companies refused to submit the statements.

DON'T

Don't marry the old folks, or let them marry you.

Don't marry one in whom you have not perfect confidence.

Don't marry much above or below your social sphere.

Don't forget that mutual forbearance is the touchstone of domestic happiness.

Don't marry unless you love and unless guarded by reason and judgment.

Don't expect that love will come after marriage, where it does not exist before marriage, for all experience proves it will not.

Don't marry for beauty alone, for it may perish in a single night, and, unless accompanied by loveliness of spirit, it is only a mantle of vanity, selfishness and ill temper.

"Then My Old Kentucky Home, Good Night," so wrote Foster. So sang the members of the General Assembly. It was fitting. They had just completed a sixty-day session, in which they had "done their darndest" to make it good night for the old Kentucky Home.—Louisville Evening Times.

COSTS YOU LESS

The Overland costs you 30 per cent less than any other similar car made. Let us show you. Henry Judy, agent. 33-tf

Do you go to church?



ONE DROP
OF BOURBON POULTRY CURE
down a chick's throat cures croup. A few drops in the drinking water cures and prevents cholera, diarrhoea and other chick diseases. One 50c bottle makes 15 gallons of medicine. At all druggists. Sample and booklet on "Diseases of Fowls" sent FREE. Bourbon Remedy Co., Lexington, Ky.

Sold by Land & Priest.



In Our Yard

There is absolutely nothing in the line of FINE LUMBER that we cannot supply at such prices that

WE COURT COMPETITION

Lumber for all building purposes; Fences, Inside Trim, Railings, Shingles, etc. In fact, any kind of Lumber that you may need is sure to be found here.

McCormick Lumber Company

'Phone 48

Mt. Sterling, Ky.

We have a very complete line of

Buggy, Wagon and Plow

Harness

and can save you money if you will come in and buy. Our stock is new and prices the lowest

Prewit & Howell

THE Millikan School of Business

Bookkeeping • Shorthand Touch Typewriting

We have more calls for our students than we are able to supply. Write for catalog to

M. E. MILLIKAN, Principal

Northern Bank Bldg. (12-1yr) LEXINGTON, KY.

Burpee's Seeds

are supplied every year direct to more American planters than are the seeds of any other growers. Do your seeds come direct from Philadelphia? If not, we should like to make your acquaintance. Simply send us your address (a postal card will do) and you will receive Burpee's Annual for 1914, a bright book of 182 pages, which has long been recognized as "The Leading American Seed Catalog." Kindly write to-day! Address

W. ATLEE BURPEE & CO., Burpee Buildings, Philadelphia

FLORIDA

This is the Season when Balmey Breezes and Bright Sunshine make Golf, Tennis, Bathing, Riding, Driving, and all other Outdoor Sports especially enjoyable

SOUTHERN RAILWAY

Premier Carrier of the South

Offers excellent service and most attractive routes—Historic—Scenic—Commercial—to that Wonderful Garden Spot of the World.

Stop En Route at These Famous Southern Resorts

AIKEN AUGUSTA CHARLESTON COLUMBIA SAVANNAH SUMMERVILLE

Asheville in "The Land of the Sky"

Very Low Homeseekers' Fares—Winter Tourist Fares—Variable Tour Fares. Stopovers and other special features.

For information as to schedules, fares and through Sleeping Car service communicate with your local agent or

Main 1937
City 1938

B. H. Todd, D. P. A.,
Starks Building,
Louisville, Ky.

JOB PRINTING OUR SPECIALTY

Sprains, Bruises Stiff Muscles

are quickly relieved by Sloan's Liniment. Lay it on—no rubbing. Try it.

Ankle Sprain and Dislocated Hip.
"Reprained my ankle and dislocated my hip by falling out of a third story window. Went on crutches for four months. Then I started to use your Liniment, according to directions. I must say it is helping me wonderfully. We will never be without Sloan's Liniment anymore."—*Ans. Johnson, Leavenworth, Mo.*

SLOAN'S LINIMENT

Kills Pain

Splendid for Sprains.

"I fell and sprained my arm a week ago and was in terrible pain. I could not use my hand or arm until I applied your Liniment. I shall never be without a bottle of Sloan's Liniment."—*Mrs. H. B. Springer, Elizabeth, N. J.*

Fine for Stiffness.

"Sloan's Liniment has done more good than anything I have ever tried for stiff joints. I got my hand hurt so badly that I had to stop work right in the busiest time of the year. I thought at first that I would have to have my hand taken off, but I got a bottle of Sloan's Liniment and cured my hand."—*W. H. Wheeler, Morris, Ala.*

At all Dealers, 25c.
50c. and \$1.00

Send for Sloan's free, instructive book on horses, cattle, hogs and poultry. Address



Dr. EARL S. SLOAN, Inc.
BOSTON, MASS.

Transfer and Carriage.

I have carriage and transfer wagon to meet all trains. 'Phone 21 or 337.
37tf. WILL BEAN.

Electric Power Points

Flexibility—

With motor drive each machine becomes an independent unit.

Economy—

With G-E Electric Motors you pay only for the power actually used to do your work.

Safety—

No unprotected belts, no boilers, and no fire risk for you to worry about.

Reliability—

No break downs to tie up your whole shop at once—no tedious and expensive repairs.

Cleanliness—

Electric motors are "clean as whistles." They soil neither shop nor sewing room.

Our Power is "On" Every Minute of the Year

Kentucky Utilities Co.

'Phone 4

Mt. Sterling, Ky.

Heat Units

On December 16, 1913, the Pittsburg Testing Laboratory made a test of a sample of gas taken from the Inez, Kentucky field, with this result:

"B. T. U. Per Cubic Foot--1242.7"

This test shows that the character of the gas which we are furnishing to our consumers is way ahead of that of any gas so far produced.

Central Kentucky Natural Gas Company
Incorporated

Use High Grade Fertilizers

O. K. Champion Tobacco Grower

is made especially for the Blue Grass soils of Central Kentucky. Rich in Potash, Nitrogen and Phosphorus. Made right, mixed right, by people who know how to make fertilizers that will improve the soil and grow the biggest crop.

FOR SALE BY

W. R. TIPTON

at the Farmers Tobacco Warehouse
MT. STERLING, KY.

No. 1

35-1f

SUCCUMBS TO OPERATION

Miss Mary Cockrell, the twenty year old daughter of Mr. and Mrs. John W. Cockrell, of Camargo, this county, died at St. Joseph's Hospital in Lexington Tuesday night. She underwent an operation for appendicitis about three weeks ago and was recovering splendidly when complications set in, resulting in peritonitis.

The body was brought to this city yesterday and taken to the home of her parents. The funeral services will be held at the residence this morning at 10:30 and interment in Machpelah. Her charming personality and lovely manner had endeared her deeply in the hearts of all who knew her, and her death is deeply regretted by her many friends and relatives.

Besides her parents, she is survived by three sisters, Mrs. Wesley Wheeler, Misses Ella and Sallie Cockrell, and three brothers, William, Jeff and Frank, all of this county, to whom the sympathy of all go out in their bereavement.

H. Clay McKee & Sons

Buy, Sell and Rent Real Estate. Loan money, to or For you. Write the Best Insurance, Execute Bonds for you, put you next to best investments. Sell The Best Autos—The White Motor Car. Don't fail to see them.

44-tf.

Money talks pretty loud and so do many who have but newly acquired it.

PARCELS POST

DEVELOPMENT

The "farm products post" which Postmaster General Burleson has established in the first and second parcel post zones, should have a stimulating effect on the shipment of farm products by mail.

Under the new regulations boxes and crates of eggs, butter, vegetables and dressed poultry will be carried outside the mail bags and delivered to city consumers. The weight limits on such packages are from twenty to fifty pounds. Packages under twenty pounds will be carried in mail bags as heretofore. The Post Office Department describes the new arrangement as a "boon to truckers." It should prove also something of a boon to consumers.

As a medium for bringing the producer and consumer in closer touch this extension of the parcel post should meet with larger public favor. By utilizing the mails the farmer can cut out much of the expense of going to market. By seeking customers in the city he can secure better prices than he can get from the country storekeeper or from such other buyers as may be available. The consumer at the same time should be able to save some money for himself, inasmuch as the parcel post method eliminates the middleman and the several profits which are exacted where a product is subjected to repeated handling.

One of the needs of the whole country is more direct marketing. This is possible through the parcel post. City customers will not be lacking when the farmer lets the city people know what he has to sell. This he can do at slight expense by newspaper advertising. The development of the "farm products post," if it shall develop as successfully as the Post Office Department hopes, will be of all-around benefit.

WAY TO FIGHT FLIES

A resident of Omaha, who recently returned from a visit to Cuba, asserts that during a stay of twelve days in Havana he did not see a fly or a mosquito.

Primarily the condition is due to the effective sanitary measures that were adopted subsequent to the Spanish-American War. Under American occupation Havana was given a most thorough cleaning up by Col. W. C. Gorgas and his co-workers of the Public Health Service. The work has been followed up. The elimination of flies and mosquitoes is made possible by continuous efforts against the breeding places of these pests. Havana has 360 sanitary inspectors. Lime and petroleum are used day in and day out in the treatment of ponds, cesspools, muck heaps and other places where flies and mosquitoes have their origin.

These thorough methods have made Havana a healthful city—remarkably so when compared with its record prior to the cleaning up campaign waged by Col. Gorgas and his associates. From one of the most unclean cities in the world Havana has come to be one of the best kept cities. Killing flies and mosquitoes in Cuba is an all-the-year-around job. Havana slays these pests in the embryo and therefore does not have to urge its citizens to wield the swatter. The process of swatting is unnecessary because the flies are killed in the shell, so to speak, Havana having decided sensibly that prevention is the best remedy for the evil.

The season is approaching in the United States when the health bulletins will be laden with advice about the pestiferous and dangerous fly. Thousands of people will begin to swat whenever the enemy makes his appearance and many of these same people will be tolerating nuisances in the shape of unsanitary stables or other nuisances,

which will breed a thousand flies to take the place of the one incautious fly which perished under the swatter.

ELBERT BEDE SAYS

It is easy to be a leader. The hard part is to get followers.

The best-tempered men are not usually those with an iron will.

London society has adopted a new umbrella. Wonder whose it was?

Some people become swelled up with their own hot air.

Office-holders are great sticklers for keeping appointments.

Seeds never grow quite so good anywhere else than they do in a catalog.

Another graft scandal in Chicago. No need to worry about the country when things are so normal in the Windy City.

The love germ has been discovered in New York. If it's been there all the time, it's no wonder it has been so long being discovered.

The man who thunders out his refusal to do an act of kindness will find the milk of human kindness soured in his breast.

Someone rises to remark that a poet laureate in America would be next to impossible. That's what most of us think about the English one.

It is said that a Missouri city is going to try the experiment of sending female inmates out of an insane asylum out shopping for a change. One thing is certain—they will act natural for a time.

A newspaper suggests that Roosevelt should do something to encourage the Texas man who has an even four dozen children. In our opinion, he is doing fairly well without any further encouragement.

An American was found dead in Paris recently with his pockets full of money. We presume a bunch of Parisians nearly died of remorse when they saw what an opportunity they had missed.

An exchange announces that crops will be record breakers this year and at the same time says that Rockefeller is himself again. It seems there can be no joy without its attendant sorrow.

There are several days of the week when a person should make a special effort to be good. The ones we would particularly mention are Sunday, Friday, Monday, Saturday, Thursday, Wednesday and Tuesday.

Do you attend your Church?

Your Bed Linen and All Flat Pieces Are Ironed

You can't afford to do your family washing at home or send it to a woman—and have it returned to you with all the ironing yet to be done.

When your washing is sent to us, we wash all your clothes, starch the pieces that need it, dry all the clothes and iron and fold your sheets, pillow cases, bed spreads, table covers, napkins, towels, etc.

TRY IT

MT. STERLING

Laundry Co.

26-3f

STATE NORMAL
RICHMOND, KY.
A Training School for Teachers
Courses leading to Elementary, Intermediate and Life State Certificates. Valid in all Public Schools of Kentucky.
Courses and Review Courses. Tuition Free to Applicants.
Two splendid dormitories, new model school, new manual training building, practice school, department of agriculture, a well equipped gymnasium. Domestic Science. First Term begins September 1, Second Term November 15, Third Term January 1, Fourth Term April 1, Summer School opens June 15, 1914.
J. G. CHABBE, President.
Aug. 14

BERRY'S SHOE STORE

DESTROYED BY FIRE

Fire at 2 o'clock Wednesday morning caused considerable damage to the stock and fixtures of the W. H. Berry Shoe Co., on West Main street, besides causing more or less damage to the offices of H. G. Hoffman, Judge R. H. Winn and the beauty parlors of Miss Emilee Young, principally from smoke and water. The new spring stock of shoes of the Berry Co. is almost a total loss while the damage to the building is not great. The origin of the fire is unknown. The loss, it is estimated, will reach in the neighborhood of \$10,000, with insurance aggregating \$8,500 on the Berry Co.'s loss and the minor losses fully protected.

SHIPP'S
Quickly relieves Rheumatism, Sore Muscles, Neuralgia, Backache, Headache and all pains. Your money back if it fails to relieve any ache in any part of the body in fifteen minutes.
Price 50c. At All Druggists.
Free sample and circular sent on request.
SOURBON REMEDY COMPANY, Lexington, Ky.
342 East Main St.

LINIMENT

STATE WIDE BILL DEAD

The Webb state-wide prohibition bill died in the Senate last week, but the dry people won a victory when the Tunis bill under which it is possible for the cities of Kentucky to lift the present charge for licenses for saloons from \$500 to 1,000 or over was passed in the House, having already passed the Senate. That the Governor will sign it seems to be a foregone conclusion. The State-wide bill passed the House last Thursday by a vote of 60 to 32 but the Senate refused to put the measure on its passage by a vote of 18 to 15. Senator Clay voted against bringing the bill out.

CROUP RELIEVED IN FIFTEEN MINUTES

No need to dose delicate little stomachs with internal medicines—apply **VICKS' Croup and Pneumonia SALVE**. Well over throat and chest. In five minutes the breathing is easier and in fifteen minutes the worst cases are relieved. Croup can be prevented absolutely by an application of Vicks' at bed-time covered with warm flannel. Absolutely harmless. Samples on request. At all druggists, 25c, 50c and \$1.00. Vicks Chemical Co., Greensboro, N. C.

HUSBAND RESCUED DESPAIRING WIFE

After Four Years of Discouraging Conditions, Mrs. Bullock Gave Up in Despair. Husband Came to Rescue.

Catron, Ky.—In an interesting letter from this place, Mrs. Bettie Bullock writes as follows: "I suffered for four years, with womanly troubles, and during this time, I could only sit up for a little while, and could not walk anywhere at all. At times, I would have severe pains in my left side.

The doctor was called in, and his treatment relieved me for a while, but I was soon confined to my bed again. After that, nothing seemed to do me any good. I had gotten so weak I could not stand, and I gave up in despair.

At last, my husband got me a bottle of Cardui, the woman's tonic, and I commenced taking it. From the very first dose, I could tell it was helping me. I can now walk two miles without its tiring me, and am doing my work."

If you are all run down from womanly troubles, don't give up in despair. Try Cardui, the woman's tonic. It has helped more than a million women, in its 50 years of wonderful success, and should surely help you, too. Your druggist has sold Cardui for years. He knows what it will do. Ask him. He will recommend it. Begin taking Cardui today.

Write to: Chattanooga Medicine Co., Ladies' Advisory Dept., Chattanooga, Tenn., for Special Instructions on your case and 64-page book, "Home Treatment for Women," sent in plain wrapper. E66-B

The Surrender.

"A couple," said Mrs. Simpkins, "got married a few days ago, after a courtship which had lasted fifty years." "I suppose," replied Mr. Simpkins, "the poor old man had become too feeble to hold out any longer."

THE

Chesapeake & Ohio Railway Company

TIME OF TRAINS AT MT. STERLING

In Effect June 22, 1913

(Subject to change without notice)

| LEAVE | For and From | ARRIVE |
|---------------|-----------------------------------|---------------|
| x 7:12 a. m. | Louisville | x 12:46 a. m. |
| x 3:47 p. m. | Louisville | x 9:46 p. m. |
| x 5:50 a. m. | Lexington | x 8:44 a. m. |
| † 2:08 p. m. | Lexington | † 7:15 p. m. |
| x 9:15 a. m. | Rothwell | † 12:18 p. m. |
| x 12:46 p. m. | New York Washington Norfolk | x 7:12 a. m. |
| x 9:46 p. m. | Richmond | x 3:47 p. m. |
| x 8:44 a. m. | Hinton | |

Sleeping, Dining and Parlor Cars on Express Trains.

Consult agents for particulars.

x Daily.

† Weekdays.

NOTICE of SALE

I will, as Administrator with the will annexed of Mrs. Margaret Hollearn, deceased, at the Court House door, on

Saturday, April 11th, 1914

at about two o'clock, sell to the highest and best bidder, the following real estate, situated in Mt. Sterling, Ky., and bounded as follows, to-wit:

FIRST TRACT—A lot, and improvements thereon, lying on Winn street, Mt. Sterling, Ky., bounded on the north by Mrs. Harper, on south by Winn street, on east by Mrs. James W. Groves, on west by S. W. Edmonson, containing 80 78-100 square poles of land and fronts on Winn street 71 feet, and is 308 1/2 feet deep.

This lot is located in one of the highest and best parts of town, drains from the residence, and has new pavement, just laid. The house has four large rooms, hall, pantry, front and back porch, and is piped for gas as fuel and light. It is a splendid place, both for a home or as an investment.

SECOND TRACT—Lies on North Sycamore street, and is bounded on the north by Letcher Tipton, south by Mrs. C. W. Nesbitt, east by C. T. Hazelrigg, west by Sycamore street, and has a frontage on Sycamore street of 50 feet and depth of 100 feet. This lot is only a square from the Court House, and building on same has 4 rooms and porch. This property is valuable as down town home or a ready renter. I will be glad to show any of this property to prospective bidders.

This property must be sold as directed by the will of Margaret Hollearn, and if you will attend this sale, SATURDAY, APRIL 11th, at TWO O'CLOCK, you may get a bargain.

TERMS—One-third cash, one-third six months, one-third in year, purchaser to execute bond for deferred payments with 6 per cent. interest. Deed will be made, giving metes and bounds when purchase price is paid. Purchaser may pay cash if desired.

G. E. COONS, Administrator

With the will annexed of Mrs. Margaret Hollearn

ROYAL Baking Powder Saves Health and Saves Money and Makes Better Food

CORRESPONDENCE

STOOPS.

(By B. M. Goodan.)

Farmers have succeeded in getting a start towards sowing tobacco beds.

Seems to be snowing for past-time here of late.

Floyd Hicks who has been very ill for the past few days is recovering.

A new floor is being put in the school building—this work has been badly needed for several years.

Ollie Groves and family have returned from a visit to relatives at Stanton, Ky.

Roy McClain, of Bourbon county, was a visitor here recently.

Mrs. Lizzie Payne and family, who recently left this county for Indiana, are now located at Crawfordsville.

Thos. B. Talbott, Sunday School missionary for West Lexington Presbytery, visited the Springfield Sunday School recently and delivered an excellent address.

George Copher, who has been ill for sometime, remains about the same.

Robt. Lyons and R. B. Moore left Thursday with their families for Muncie, Illinois, where they will reside.

W. E. Turner, who recently sold his farm at Bunker Hill, has located at Paris.

J. C. Trimble was in Lexington Thursday.

Mrs. Frank Bell visited her parents at Sharpsburg Sunday.

COUNTY HIGH SCHOOL NOTES

(By Willard McGuire)

The seventh and eighth grades held their "Library Society" in the chapel Friday, March 20th. The program was very good and a number of distinguished visitors were present.

The City High School debating committee were the guests of our committee Thursday evening, the 19th. The committees must have debated the question submitted between themselves as it was late in the afternoon when they left the building. We were sorry we were deprived of hearing the debate. We afterwards learned that the committees were engaged in some very warm discussions, which we fear will terminate in the debate being called off.

Miss Illa See, one of our junior girls has been very ill the past week.

The box supper that was given here for the benefit of the baseball team proved a success, the receipts amounting to \$30.

The county teachers under Prof. Orear, were the guests of the City High School Friday morning.

Miss Chinn, of Frankfort, gave an address to the county teachers on "Domestic Science," last week.

LOSE LITTLE DAUGHTER

Virginia Lewis, the little daughter born to Mr. and Mrs. Charlie Parker, Wednesday, March 18th, died and was buried in Macphelah cemetery Friday. The young couple have the sympathy of many friends.

HIGH SCHOOL NOTES

(By Courtney Horton)

At the regular bi-monthly awarding of the Hoffman Medal in Chapel Tuesday morning, March 17th, Reid Prewitt, of the third grade, was the successful contestant.

The regular bi-monthly meeting of the "Purple and Old Gold" literary society was held in Chapel Friday afternoon, March 21st.

At a recent meeting of the boys of the High School it was decided to organize a baseball and track team. As preliminary steps Russell DeHaven and Warren Robertson were chosen as captains of the respective teams. Prof. Jetton was chosen as business manager of both groups and will also help in getting the men into the proper condition. As soon as the weather will permit the boys will begin work in earnest and it is expected that exceptionally good teams will be rounded out.

Despite the fact that a hitch took place in the arrangements for the inter-school debate, the details were patched up by means of the city school yielding to the demands of the countryites. The debate will certainly take place in the city school chapel, some time during the third week of April. The county school has decided to base their expatiations, on the negative side of the question submitted by the city school.

A number of county teachers were visitors at our literary society meeting Friday afternoon.

The Glee Club, of State University will give a concert in the High School chapel on Friday evening, April 3rd, under the auspices of the Boys' Club of Mt. Sterling High School.

Post Road Improvement

Notice to Contractors.

Sealed proposals will be received by the Montgomery and Bath County Fiscal Courts, Mt. Sterling, Kentucky, for and on behalf of Montgomery and Bath counties, Kentucky, until two o'clock P. M., Saturday, April 4, 1914, for improving the Post Road between Mt. Sterling and Sharpsburg.

The work in Montgomery county will consist of resurfacing approximately 7 miles with waterbound macadam.

The work in Bath county will consist of grading, draining and surfacing approximately 3½ miles with waterbound macadam.

Monthly payments will be made in cash. Certified check for \$200, payable to Trustee of County, will be required for the bid in each county.

Plans and specifications for the work proposed in each county are on file at the office of Earl W. Senff, County Attorney, Mt. Sterling, Kentucky, and blank forms for proposals will be furnished upon application.

The right to reject any or all bids is reserved.

MONTGOMERY CO. FISCAL COURT.

BATH CO. FISCAL COURT.

38-2t.

Ralston Health Shoes
tan and black, at Brunner's

ORDERED TO CALL IN MANY LOANS

A. Hoffman & Son, the largest loan agents in Mt. Sterling have owing to the passage of the Green-Glenn Insurance bill been notified by two of their largest customers in Missouri and one in Kentucky to call all loans on property in Kentucky as soon as due until same can be protected by insurance policies in first class companies, and to not offer them policies in any Kentucky Company.

Wall Paper

We have a large line of spring paper 3c a bolt and up.

THE FAIR

NOTICE

All persons having a balance due them from the 1907 or 1909 Burley Tobacco Society Pool will please present Warehouse Receipt at this bank and receive check.

The Mt. Sterling National Bank.

Commissioner's Sale.

MONTGOMERY CIRCUIT COURT.

D. B. GUINN, Etc., - - - Plaintiffs
vs.
ROBERT MARSHALL, Etc., - - - Def't

NOTICE OF SALE IN EQUITY.

By virtue of a judgment and order of sale of the Montgomery Circuit Court, rendered at the January Term, 1914, thereof, in the above cause, the undersigned will on the

13th of Day April, 1914

at 1 o'clock p. m., or thereabout, (being the first day of the Montgomery Circuit Court), proceed to offer for sale at Public Auction to the highest bidder, on a credit of 6 and 12 months, at the Court House door, in Mt. Sterling, Ky., the property mentioned in the judgment, to-wit: On the waters of Hinkston Creek and described as follows:

Beginning at a stake in the line of the part of the land formerly owned by I. F. Calk and the same land of the late John F. Anderson 60 feet from and north of the center of the E. L. & B. S. R. R. (now C. & O.) measuring from the center at a point between the rails; thence with said Calk and Anderson's line N 6½ E. 87 poles to a stake in the north edge of the Lulbehrd dirt road (now Lulbehrd pike) corner with the said Anderson land; thence along the north side of said dirt road (now pike) S 87½ W. 109.8 poles to a stone corner with B. J. Peters; thence N 81 W. 24 poles to a stone corner with R. Steagall (now Campbell heirs); thence leaving said road S 14½ E. 142 poles to a stone 60 feet from and north of the center of said railroad bed corner with said Steagall (now Campbell); thence along the north side of said railroad and 60 feet from the center thereof (the center being at a point half way between the track rails) N. 64 E. 64.8 poles to a stake; thence N. 60 E. 17 poles; thence N. 48 E. 21.6 poles to the beginning, containing 80 acres of land, more or less, and being the same land conveyed to Carrie A. Guinn (nee Anderson) by deed of date March 2nd, 1881, from Eliza D. Marshall (formerly Anderson) and of record in Deed Book 40 at page 146, Montgomery County Court Clerk's office.

Said land will be sold by the acre, subject to survey at the option of the purchaser.

The purchaser will be required to give bond, with approved security, for the payment of the purchase money, to have the force and effect of a Replevin Bond, bearing legal interest from the day of sale, according to law. Bidders will be prepared to comply with these terms. A lien will be retained on the land sold till all the purchase money is paid. Bond payable to Master Commissioner.

JOHN A. JUDY,

38-3t Master Commissioner M. C. C.

Commissioner's Sale.

MONTGOMERY CIRCUIT COURT

LYRIC PIANO COMPANY, - Plaintiff

vs.

MRS. MARY HAMILTON, Defendant

NOTICE OF SALE IN EQUITY

By virtue of a Judgment and Order of Sale of the Montgomery Circuit Court, rendered at the January Term, 1914, thereof, in the above cause, the undersigned will, on the

13th Day of April, 1914

at 1 o'clock, p. m., or thereabout, (being the first day of the Montgomery Circuit Court), proceed to offer for sale at Public Auction, to the highest bidder, on a credit of 90 days, at the Court House door, in the city of Mt. Sterling, Ky., the property mentioned in the Judgment, to-wit:

One Behring Piano No. L53000-37226, with bench and scarf; to produce \$438.20.

The purchaser will be required to give bond, with approved security, for the payment of the purchase money, to have the force and effect of a replevin bond, bearing legal interest from the day of sale, according to law. Bidders will be prepared to comply with these terms. A lien will be retained on the land sold till all the purchase money is paid. Bond payable to Plaintiff.

JOHN A. JUDY,

38-3 Master Commissioner M. C. C.

Commissioner's Sittings

MONTGOMERY CIRCUIT COURT

W. T. Fitzpatrick's Committee, &c Pl'ts

vs. Notice of Commissioner's Sittings

W. T. Fitzpatrick, &c, - - Defendants

Notice is hereby given that I will begin my sittings in the above styled case at my office in Mt. Sterling, Kentucky, on Wednesday, April 1st, 1914, and will close the same on Saturday, April 11th, 1914.

All persons having claims against the estate of W. T. Fitzpatrick are hereby notified to present the same to me, properly proven, within said period.

JOHN A. JUDY,

38-3 Master Commissioner M. C. C.

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